

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA  
REGION 3 DIVISION**

In re: DAWN S JOHNSON	§	Case No. 18-bk-13707
	§	
	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 06/04/2018.
- 2) The plan was confirmed on 03/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/12/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$25,850.00.
- 10) Amount of unsecured claims discharged without full payment: \$114,730.63.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 30,434.00
Less amount refunded to debtor(s)	\$ 31.00
<b>NET RECEIPTS</b>	<b>\$ 30,403.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,075.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,414.54
Other	\$ 0.00
<b>TOTAL EXPENSES OF ADMINISTRATION</b>	<b>\$ 5,489.54</b>
Attorney fees paid and disclosed by debtor(s):	\$ 0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
MICHAEL D. SAYLES ESQ	Lgl	0.00	2,500.00	3,075.00	3,075.00	0.00
ECMC	Uns	0.00	72,915.23	72,915.23	383.93	0.00
PHILA. FEDERAL CREDIT UNION	Uns	0.00	1,178.15	1,178.15	6.20	0.00
PRA RECEIVABLES MANAGEMENT	Sec	0.00	9,823.72	10,651.00	10,651.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	0.00	473.72	2.50	0.00
CAPITAL ONE BANK	Uns	300.00	322.19	322.19	1.70	0.00
NAVIENT SOLUTIONS INC	Uns	70,000.00	29,315.08	29,315.08	154.35	0.00
Selene Finance LP	Sec	0.00	88,153.37	13,655.16	13,655.16	0.00
Navient	Uns	26,000.00	11,133.56	11,133.56	58.62	0.00
CITY OF PHILA	Sec	400.00	753.17	753.17	0.00	0.00
PGW	Sec	8,000.00	0.00	0.00	0.00	0.00
PHF LOAN SERVICING DIVISION	Sec	3,000.00	0.00	0.00	0.00	0.00
VENTURES TRUST 2013-I-H-R	Sec	150,000.00	0.00	0.00	0.00	0.00
AES	Uns	0.00	0.00	0.00	0.00	0.00
AFNI, INC.	Uns	0.00	0.00	0.00	0.00	0.00
AMERCICAN WEG LOAN	Uns	0.00	0.00	0.00	0.00	0.00
AMERICAN SIGNATURE	Uns	0.00	0.00	0.00	0.00	0.00
DRESS BARN	Uns	0.00	0.00	0.00	0.00	0.00

**Scheduled Creditors:**

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,800.00	0.00	0.00	0.00	0.00
PECO	Uns	700.00	0.00	0.00	0.00	0.00
PGW	Uns	3,000.00	0.00	0.00	0.00	0.00
PHILA FEDERAL CREDIT UNION	Uns	1,400.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY &	Uns	2,300.00	0.00	0.00	0.00	0.00
RJM ACQUISITIONS, LLC	Uns	200.00	0.00	0.00	0.00	0.00
VERIZON PENNSYLVANIA	Uns	500.00	0.00	0.00	0.00	0.00
PGW	Sec	8,000.00	NA	NA	0.00	0.00
WATER REV BUREAU	Sec	1,200.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 2,599.55	\$ 2,599.55	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 10,651.00	\$ 10,651.00	\$ 0.00
All Other Secured	\$ 11,808.78	\$ 11,055.61	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 25,059.33</b>	<b>\$ 24,306.16</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 115,337.93</b>	<b>\$ 607.30</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,489.54
Disbursements to Creditors	\$ 24,913.46
<b>TOTAL DISBURSEMENTS:</b>	<b>\$ 30,403.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 09/19/2023

By: Kenneth E. West  
Chapter 13 Standing Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.